

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ELYSE MARIE YOUNG

Debtor(s)

Case No. 08-31366

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/18/2008.
- 2) The plan was confirmed on 02/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/02/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/12/2012.
- 5) The case was completed on 12/26/2012.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$243,200.00.
- 10) Amount of unsecured claims discharged without payment: \$28,581.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,250.00
Less amount refunded to debtor	\$2,050.31

NET RECEIPTS: **\$32,199.69**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,742.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,242.83**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T WIRELESS	Unsecured	247.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	120.00	NA	NA	0.00	0.00
CITY OF HOMETOWN	Unsecured	250.00	NA	NA	0.00	0.00
COMCAST	Unsecured	53.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	110,777.00	110,777.73	115,461.15	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	4,683.42	4,683.42	4,683.42	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	58.00	58.24	58.24	58.24	0.00
EAST BAY FUNDING	Unsecured	333.00	333.40	333.40	333.40	0.00
EAST BAY FUNDING	Unsecured	198.00	198.10	198.10	198.10	0.00
FORD MOTOR CREDIT	Unsecured	937.00	42.47	42.47	42.47	0.00
FORD MOTOR CREDIT	Secured	10,710.00	10,710.00	10,710.00	10,710.00	1,169.09
GEMB/SERVICE	Unsecured	793.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,139.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	3,156.83	6,819.60	6,819.60	6,819.60	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	1,081.89	1,081.89	1,081.89	0.00
MERRICK BANK	Unsecured	576.00	576.89	576.89	576.89	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,036.00	2,035.98	2,035.98	2,035.98	0.00
PALISADES COLLECTIONS LLC	Unsecured	247.00	247.78	247.78	247.78	0.00
PAY DAY LOAN STORE	Unsecured	2,850.00	NA	NA	0.00	0.00
SPRINT	Unsecured	128.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	22,606.00	22,811.16	22,811.16	0.00	0.00
WFNNB/AVENUE	Unsecured	190.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$115,461.15	\$0.00	\$0.00
Mortgage Arrearage	\$4,683.42	\$4,683.42	\$0.00
Debt Secured by Vehicle	\$10,710.00	\$10,710.00	\$1,169.09
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$130,854.57	\$15,393.42	\$1,169.09
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,819.60	\$6,819.60	\$0.00
TOTAL PRIORITY:	\$6,819.60	\$6,819.60	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,385.91	\$4,574.75	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,242.83</u>	
Disbursements to Creditors	<u>\$27,956.86</u>	
TOTAL DISBURSEMENTS :		<u>\$32,199.69</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.